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Docket No.: 286052-002

BOX PATENT APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

NEW APPLICATION TRANSMITTAL LETTER

Transmitted herewith for filing is the patent application of:

Inventors:

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Edmond I. Eger, a United States citizen

Title: **SYSTEM AND METHOD FOR ADMINISTRATION OF CREDIT CARD INCENTIVE PROGRAM WHEREIN CREDIT CARD HOLDER EARNS REBATE IN FORM OF INSTALLMENT LOAN ADVANCE PAYMENT THROUGH USE OF CREDIT CARD**

1.   This new application is for a new Utility Patent.

2.   Papers enclosed which are required for filing date Under 37 CFR 1.53(b):

1	Title Page (Page In Front of Specification)
10	page(s) of specification (minus claims and abstract)
4	page(s) of claims
1	page(s) of abstract
6	sheet(s) of drawing
___	page(s) of declaration and power of attorney

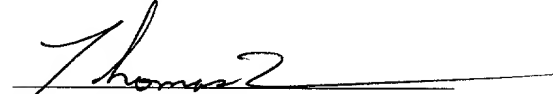"Express Mail" mailing label number **EM164425306US**

I hereby certify that this paper is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" under 37 CFR 1.10 on the date indicated above and addressed to: Assistant Commissioner of Patents, Washington, DC 20231, on April 16, 1999.

Peggy Ferello
Peggy Ferello

3. Additional Papers enclosed:

☒ Return Postcard

4. No payment is being made at this time.

Respectfully submitted,

Date: April 16, 1999

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In the United States Patent and Trademark Office

UTILITY PATENT APPLICATION

TITLE:

System And Method For Administration Of Credit Card Incentive Program Wherein Credit Card Holder Earns Rebate In Form Of Installment Loan Advance Payment Through Use Of Credit Card

ATTY DOCKET NO:

286052-002

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SYSTEM AND METHOD FOR ADMINISTRATION OF CREDIT CARD INCENTIVE PROGRAM WHEREIN CREDIT CARD HOLDER EARNS REBATE IN FORM OF INSTALLMENT LOAN ADVANCE PAYMENT THROUGH USE OF CREDIT CARD

The present invention relates to a system and method for administering a credit card incentive program. More particularly, the present invention relates to a credit card incentive program wherein a credit card issuer issues a credit card to a credit card holder, who has an outstanding installment loan account with a lending institution; wherein the credit card holder can earn a periodic rebate through use of the credit card, which rebate is in the form of a payment to the lending institution made by the credit card issuer on behalf of the credit card holder; and wherein the payment is applied against the outstanding principal on the installment loan account.

Many consumers have installment loans, e.g. mortgage loans, whereby they repay the principal amount borrowed along with interest over time to a lending institution. While most installment loans, including mortgage loans, permit borrowers to prepay principal without a penalty, the typical borrower rarely does so voluntarily, notwithstanding the fact that the early payment of principal can significantly reduce the amount paid to the lending institution by reducing the amount of interest accrued on the installment loan.

Also, many consumers have increasingly come to rely on credit cards as a means for deferring current payment for the costs of goods and services. In addition, many credit card issuers offer consumers awards based on the amount of goods and services purchased by the consumer. For example, U.S. Patent No. 5,287,268 issued to McCarthy describes a system that credits a consumer's credit card account based on the amount of only those purchases made with merchants participating in the awards program. The McCarthy system requires merchants to opt to participate in the awards program. Accordingly, the success or failure of the awards program as an incentive to use a particular credit card to make consumer purchases depends in large part upon the number and variety of merchants willing to participate in the awards program.

Another credit-card based system is disclosed in U.S. Patent No. 5,787,404 issued to Fernandez-Holmann. Fernandez-Holmann disclose a credit card-based system through which an investment account is periodically funded through automatic charges on the credit card. The Fernandez-Holmann system also provides for purchase rebates, whereby the investment account is further funded with a payment representing a specified percentage of the value of goods and services purchased with the credit card. While the Fernandez-Holmann system is transparent to the merchants from whom the credit card purchases are made overcoming the problem of merchant participation plaguing the McCarthy system, the Fernandez-Holmann system requires the credit card holder to have sufficient disposable income to facilitate contributions to an investment account.

What is needed is a system whereby consumers can reduce the cost of an installment loan through the use of a credit card for making consumer purchases which the consumers were likely to make anyway. That is, what is needed is a system whereby consumers can earn a periodic rebate in the form of a payment against the principal due on an installment loan, which payment is made by a credit card issuer as part of an incentive program which rewards the consumer for using the credit card issuer's credit card to make consumer purchases, purchases which the consumer was likely to make anyway using cash, check or a credit card notwithstanding the existence of the incentive program of the present invention.

Summary of the Invention

The present invention provides a credit card incentive program wherein a credit card issuer issues a credit card to a credit card holder, who has an outstanding installment loan account with a lending institution; wherein the credit card holder can earn a periodic rebate through use of the credit card, which rebate is in the form of a payment to the lending institution made by the credit card issuer on behalf of the credit

card holder; and wherein the payment is applied against the outstanding principal on the installment loan account.

In accordance with the present invention, a credit card incentive system is provided wherein a credit card issuer makes a payment on behalf of a credit card holder to a lending institution to be applied against outstanding principal on a note for a loan made to the credit card holder, which note is held by the lending institution. The payment is preferably made on a periodic basis, most preferably once a year. In addition, the payment is preferably made by check or wire transfer. Most preferably, the payment is made by wire transfer if the amount of the payment exceeds a minimum value, otherwise the payment is made by check.

In accordance with the present invention, the size of the payment made on behalf of the credit card holder is determined based on the value of goods and services purchased by the credit card holder using a credit card issued by the credit card issuer. Preferably, the size of the payment is calculated as a straight percentage of the value of goods and services purchased by the credit card holder using the credit card issued by the credit card issuer. More preferably, the size of the payment is calculated as an incremented percentage of the value of goods and services purchased by the credit card holder using the credit card issued by the credit card issuer. Most preferably, the size of the payment will include an additional amount determined based on the amount of interest charged the credit card holder by the credit card issuer on the credit card account. Preferably, the additional amount will be calculated as a straight percentage of the amount of any interest charged to the credit card holder by the credit card issuer. More preferably, the additional amount will be calculated as an incremented percentage of the amount of any interest charged to the credit card holder by the credit card issuer.

In accordance with the present invention, a computerized method for providing credit card incentive payments is provided, including: (a) establishing a credit card account between a credit card issuer and a credit card holder, wherein the credit card holder has a loan with an outstanding principal balance for which a lending institution

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holds a note; (b) issuing a credit card to the credit card holder; (c) periodically calculating the value of all purchases made by the credit card holder using the credit card during a period of time; (d) periodically calculating an installment loan benefit amount; and, (e) periodically paying to the lending institution the installment loan benefit amount, wherein the installment loan benefit amount is applied against the outstanding principal balance on the note. The installment loan benefit amount is preferably paid to the lending institution on a periodic basis, most preferably once a year. In addition, the installment loan benefit amount is preferably paid to the lending institution by check or wire transfer. Most preferably, the installment loan benefit amount is paid by wire transfer if the amount of the installment loan benefit amount exceeds a minimum value, otherwise the installment loan benefit amount is paid by check.

In accordance with the present invention, the size of the installment loan benefit amount paid on behalf of the credit card holder is determined based on the value of goods and services purchased by the credit card holder using a credit card issued by the credit card issuer. Preferably, the size of the installment loan benefit amount paid is calculated as a straight percentage of the value of goods and services purchased by the credit card holder using the credit card issued by the credit card issuer. More preferably, the size of the installment loan benefit amount paid is calculated as an incremented percentage of the value of goods and services purchased by the credit card holder using the credit card issued by the credit card issuer. Most preferably, the size of the installment loan benefit amount will include an additional amount determined based on the amount of interest charged the credit card holder by the credit card issuer on the credit card account. Preferably, the additional amount will be calculated as a straight percentage of the amount of any interest charged to the credit card holder by the credit card issuer. More preferably, the additional amount will be calculated as an incremented percentage of the amount of any interest charged to the credit card holder by the credit card issuer.

Brief Description of the Drawing

Figure 1 is a block diagram of the system of the present invention;

Figure 2 is a flowchart of a preferred embodiment of the system of the present invention, whereby a credit card holder earns a periodic rebate by making purchases with a credit card issued by a credit card issuer, wherein the periodic rebate is in the form of an installment loan benefit paid by the credit card issuer to a lending institution with which the credit card holder has an outstanding installment loan;

Figure 3 is a flowchart of a subroutine of the embodiment depicted in **Figure 2**, which subroutine facilitates the verification that the credit card holder's credit card account is current and/or in good standing;

Figure 4 is a flowchart of a subroutine of the embodiment depicted in **Figure 2**, which subroutine facilitates the calculations for a preferred three tier incremented percentage based installment loan benefit amount;

Figure 5 is a flowchart of a subroutine of the embodiment depicted in **Figure 2**, which subroutine facilitates the verification that there continues to be an outstanding principal balance on the credit card holder's installment loan account; and,

Figure 6 is a flowchart of a subroutine of the embodiment depicted in **Figure 2**, which subroutine facilitates the determination of the method by which the installment loan benefit amount will be disbursed to the lending institution.

Detailed Description

With reference to the Figures herein, the preferred embodiments of the present invention will now be described in detail. **Figure 1** provides a block diagram of the system components of the preferred embodiments and the transactional components therebetween. A credit card issuer **10** provides a credit card to a credit card holder **20**, having an installment loan account with a lending institution **30**. The credit card holder **20** may use the credit card to make purchases from merchants **40**. The interaction between the credit card issuer **10**, the credit card holder **20** and the merchants **40** is well

known in the art. The installment loan account may comprise any loan instrument, but will preferably comprise a home mortgage. In addition, the credit card issuer **10** will make payments to the lending institution **30** to be applied against the outstanding principal on the credit card holder's **40** installment loan account with the lending institution **30**. These payments constitute a rebate to the credit card holder **40** in the form of an installment loan benefit amount (**ILBA**), as will be described in detail below.

The system of the present invention is carried out by first establishing a credit card account with a credit card issuing entity **10**, typically a bank or other financial institution, for the benefit of a credit card holder **20**, who has an outstanding installment loan account with a lending institution **30**, typically a bank or other financial institution; as shown in **Figure 2** as step **S1**. The credit card account is established using any known method. The credit card account established may or may not have a preset spending limit or credit line, depending on the particular requirements of the credit card issuer **10**.

At step **S2** the total value of the purchases (**Vp**) made by the credit card holder **20** using the credit card during a given period is determined. While it can theoretically be any length of time, the period is preferably one year in length.

At step **S3**, at the end of a given period, an **ILBA** payment check routine is performed. Specifically, it is determined whether the credit card holder's **20** credit card account is current and/or in good standing, i.e., has the credit card holder **20** made the required payments under the credit card account agreement through which the credit card was issued, see **Figure 3**, step **S4**. If it is determined that the credit card holder **20** is in default of the credit card account agreement and/or that the credit card account is not in good standing, the **ILBA** incentive program is discontinued, step **S5**.

Alternatively, if it is determined in step **S4** that the credit card account is current and in good standing, the **ILBA** is calculated in step **S6**. The **ILBA** may be a straight percentage of the **Vp** for a given period. That is, the **ILBA** may be calculated by simply multiplying the **Vp** for a given period by a single preset benefit percentage, **B%**, namely, **ILBA = Vp x B%**.

Alternatively, the **ILBA** may be an incremented percentage of the **Vp** for a given period. That is, the **ILBA** may be calculated by multiplying two or more defined increments of the **Vp** with different preset benefit percentages. Preferably, the **ILBA** will comprise a three tier incremented percentage of the **Vp** for a given period, see **Figure 4**. Under this alternative, the **ILBA** may be calculated using one of the following formulas depending on the amount of the calculated **Vp**, namely:

    (i)   if the **Vp** is less than a first threshold amount, **Ft**, the **ILBA** is calculated as follows:

$$\mathbf{ILBA} = \mathbf{Vp} \times \mathbf{P1\%}$$

            wherein **P1%** is the first tier benefit percentage. Note that this calculation is identical to that used when the **ILBA** is simply a straight percentage of the **Vp**.

    (ii)   if the **Vp** exceeds the first threshold amount, **Ft**, but is less than the second threshold amount, **St**, the **ILBA** is calculated as follows:

$$\mathbf{ILBA} = \{\ (\ \mathbf{Vp} - \mathbf{Ft}\ ) \times \mathbf{P2\%} + \mathbf{Ft} \times \mathbf{P1\%}\ \}$$

            wherein **P2%** is the second tier benefit percentage.

    (iii)   if the **Vp** exceeds the second threshold amount, **St**, the **ILBA** is calculated as follows:

$$\mathbf{ILBA} = \{\ (\ \mathbf{Vp} - \mathbf{St}\ ) \times \mathbf{P3\%} + (\ \mathbf{St} - \mathbf{Ft}\ ) \times \mathbf{P2\%} + \mathbf{Ft} \times \mathbf{P1\%}\ \}$$

            wherein **P3%** is the third tier benefit percentage.

The specific values for **Ft**, **St**, **P1%**, **P2%**, and **P3%** may be selectively set by the credit card issuer.

For example, with a three tier incremented percentage set up using the following criteria:

Purchase thresholds	Benefit percentages
< $2,000	½ % (**P1%**)
$2,000 (**Ft**) to $4,999	1 % (**P2%**)
$5,000 (**St**) and up	2 %(**P3%**).

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A credit card holder making a total of $12,000 purchases during a given period will be entitled to an **ILBA** payment of $180. That is, the credit card holder **20** will receive a rebate from the credit card issuer **10** in the form of an **ILBA** payment in an amount equal to ½ % of all purchases totaling less than $2,000, plus an amount equal to 1% of all

5   purchases in excess of $2,000 but less than $5,000, plus an amount equal to 2% of all purchases in excess of $5,000, for a given period, namely

ILBA = { ($12,000 - $5,000) x 2% + $3,000 x 1% + $2,000 x ½ % } = $180

In a preferred embodiment of the present invention, regardless whether the **ILBA** comprises a straight or incremented percentage, it is preferred that the **ILBA** benefit has

10   a maximum capped amount for any given period. The maximum **ILBA** benefit may be set at any given amount and may be increased or decreased periodically. That is, for example, the maximum **ILBA** benefit that may be earned for a given period may be capped at $500. Thus, in this example, no matter how large the **Vp**, the **ILBA** earned by the credit card holder during any given period could not exceed the capped amount of

15     $500.

In a preferred embodiment of the present invention, the **ILBA** may further include an additional amount equal to a straight percentage of the interest/finance charges accrued on the credit card holder's credit card account during the period. Alternatively, the additional amount may equal an incremented percentage of the

20   interest/finance charges accrued on the credit card holder's credit card account during the period. Typically, such interest/finance charges are the result of the maintenance of and outstanding balance on the credit card account, i.e., the credit card holder makes a payment to the credit card issuer of something less than the full balance due on the credit card account at the end of a given period.

25   At step S7, an installment loan account outstanding balance determination routine is performed. This routine comprises a periodic verification that the credit card holder **20** continues to have an outstanding installment loan with the lender **30**, see **Figure 5**. This periodic verification can theoretically be performed using any length of

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time as the period. Preferably, however, this periodic verification is performed on an annual basis. The credit card issuer **10** can verify that the credit card holder **20** continues to have an outstanding installment loan with the lending institution **30** and the principal balance remaining on that loan through communication with the credit card holder **20**. Alternatively, the credit card issuer **10** can obtain authorization from the credit card holder **20** to periodically verify that the credit card holder **20** continues to have an outstanding installment loan with the lending institution **30** and the principal balance remaining on that loan through communication with the lending institution **30**.

During the installment loan verification step **S7**, the credit card holder **20** will be afforded the opportunity to advise the credit card issuer **10** of any change in the identity of the lending institution **30**. For example, the credit card holder **20** will be given the opportunity to advise the credit card issuer **10** of a change in the identity of the lending institution **30** holding the note for the installment loan precipitated by, for example, a refinancing of the installment loan through a different bank or financial institution. The credit card holder **20** will also be afforded the opportunity to advise the credit card issuer **10** that the installment loan has been satisfied. In this situation, the credit card holder **20** will have the option to substitute another installment loan account, or to receive the **ILBA** as a direct rebate. In the event the credit card holder **20** opts to receive the **ILBA** as a direct rebate, the credit card issuer **10** may provide such rebate in the form of a check payable to the credit card holder **10** or, alternatively, in the form of a credit on the credit card holder's **10** credit card account with the credit card issuer **20**.

At step **S9**, the credit card issuer **10** makes a payment to the lending institution **30** in the amount of the **ILBA** for the benefit of the credit card holder **20** in the form of an advance payment to the lending institution **30** against the outstanding principal on the credit card holder's **20** installment loan account. Preferably, the payments to the lending institution **30** are made by electronic funds transfer. Most preferably, the payments to the lending institution **30** are made using alternative means depending upon the dollar amount of the **ILBA**, see **Figure 6**. That is, the payment will preferably be made via

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electronic fund transfer if the dollar amount of the **ILBA** exceeds a specified minimum amount. If the dollar amount of the **ILBA** does not exceed the specified minimum amount, the payment will preferably be made via check.

We claim:

1. A credit card incentive system, wherein a credit card issuer makes a payment on behalf of a credit card holder to a lending institution to be applied against outstanding principal on a note for a loan made to the credit card holder, which note is held by the lending institution.

2. The credit card incentive system of claim 1, wherein the payment is made by wire transfer.

3. The credit card incentive system of claim 1, wherein the payment is made by check.

4. The credit card incentive system of claim 1, wherein the payment is made by wire transfer if the amount of the payment exceeds a minimum value, otherwise the payment is made by check.

5. The credit card incentive system of claim 1, wherein the payment is a periodic payment.

6. The credit card incentive system of claim 5, wherein the size of the payment is determined based on the value of goods and services purchased by the credit card holder using a credit card issued by the credit card issuer.

7. The credit card incentive system of claim 6, wherein the size of the payment comprises a straight percentage of the value of goods and services purchased by the credit card holder using the credit card issued by the credit card issuer.

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8.   The credit card incentive system of claim 6, wherein the size of the payment comprises an incremented percentage of the value of goods and services purchased by the credit card holder using the credit card issued by the credit card issuer.

9.   The credit card incentive system of claim 6, wherein the size of the payment further comprises a straight percentage of the amount of any interest charged to the credit card holder by the credit card issuer.

10.   The credit card incentive system of claim 6, wherein the size of the payment further comprises an incremented percentage of the amount of any interest charged to the credit card holder by the credit card issuer.

11.   The credit card incentive system of claim 5, wherein the period for the periodic payment is one year.

12.   A computerized method for providing credit card incentive payments, comprising:

a)   establishing a credit card account between a credit card issuer and a credit card holder, wherein the credit card holder has a loan with an outstanding principal balance for which a lending institution holds a note;

b)   issuing a credit card to the credit card holder;

c)   (1)   periodically calculating the value of all purchases made by the credit card holder using the credit card during a period of time;

d)   periodically calculating an installment loan benefit amount; and,

e)   periodically paying to the lending institution the installment loan benefit amount, wherein the installment loan benefit amount is applied against the outstanding principal balance.

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13.   The method of claim 12, wherein the period of time is one year.

14.   The method of claim 12, wherein the installment loan benefit amount is calculated as a straight percentage of the value of all purchases made by the credit card holder using the credit card during the period of time.

15.   The method of claim 12, wherein the installment loan benefit amount is calculated as an incremented percentage of the value of all purchases made by the credit card holder using the credit card during the period of time.

16.   The method of claim 12, further comprising:

c)   (2)   periodically calculating the value of all interest charged the credit card holder by the credit card issuer during the period of time.

17.   The method of claim 16, wherein the installment loan benefit amount is calculated as the sum of:

a)   a straight percentage of the value of goods and services purchased by the credit card holder using the credit card issued by the credit card issuer; and,

b)   a straight percentage of the interest charged the credit card holder by the credit card issuer during the period of time.

18.   The method of claim 16, wherein the installment loan benefit amount is calculated as the sum of:

a)   an incremented percentage of the value of goods and services purchased by the credit card holder using the credit card issued by the credit card issuer; and,

b)   a straight percentage of the interest charged the credit card holder by the credit card issuer during the period of time.

19.	The method of claim 16, wherein the installment loan benefit amount is calculated as the sum of:

a)	an incremented percentage of the value of goods and services purchased by the credit card holder using the credit card issued by the credit card issuer; and,

b)	an incremented percentage of the interest charged the credit card holder by the credit card issuer during the period of time.

20.	The method of claim 16, wherein the installment loan benefit amount is calculated as the sum of:

a)	a straight percentage of the value of goods and services purchased by the credit card holder using the credit card issued by the credit card issuer; and,

b)	an incremented percentage of the interest charged the credit card holder by the credit card issuer during the period of time.

SYSTEM AND METHOD FOR ADMINISTRATION OF
CREDIT CARD INCENTIVE PROGRAM WHEREIN CREDIT CARD
HOLDER EARNS REBATE IN FORM OF INSTALLMENT LOAN
ADVANCE PAYMENT THROUGH USE OF CREDIT CARD

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Abstract of the Disclosure

A credit card incentive program wherein a credit card issuer issues a credit card to a credit card holder, who has an outstanding installment loan account with a lending institution; wherein the credit card holder can earn a periodic rebate through use of the

10 credit card, which rebate is in the form of a payment to the lending institution made by the credit card issuer on behalf of the credit card holder; and wherein the payment is applied against the outstanding principal on the installment loan account.

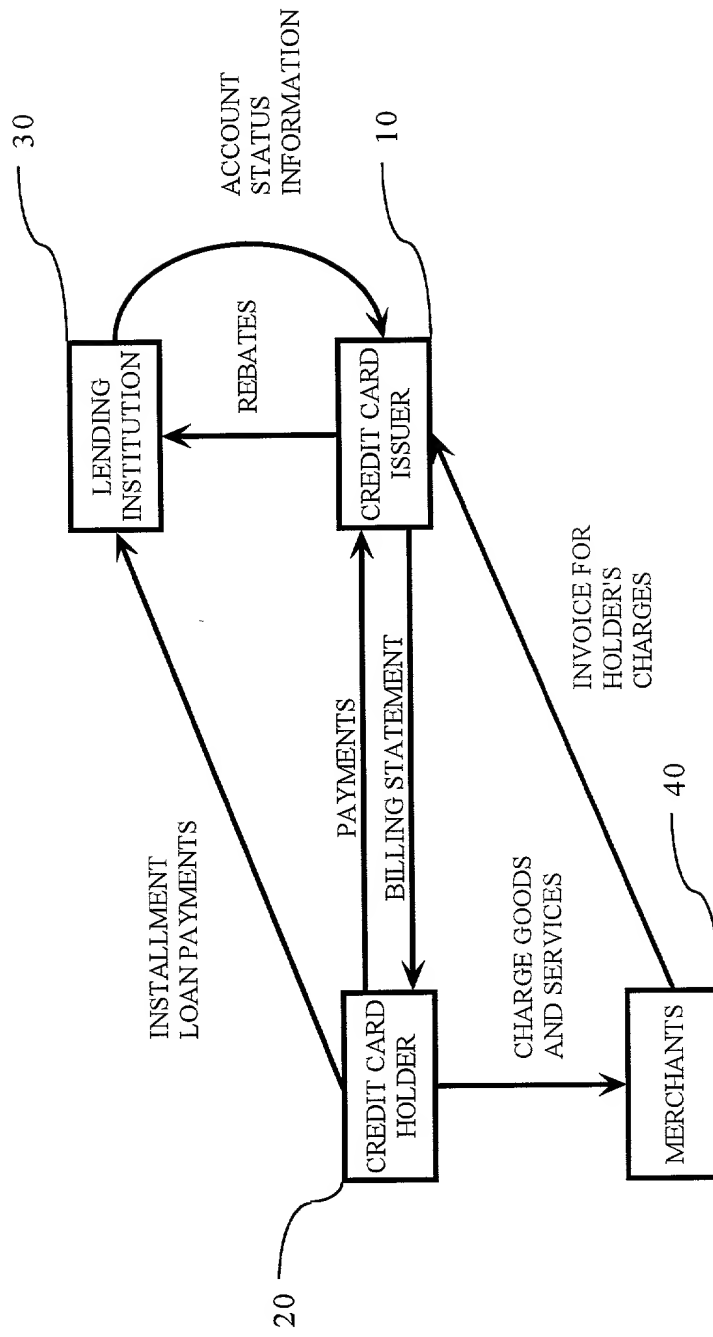FIGURE 1

CREDIT CARD ISSUER
ISSUES CREDIT CARD TO
HOLDER HAVING AN
INSTALLMENT LOAN
ACCOUNT — S1

ACCUMULATE TOTAL
VALUE OF ALL PURCHASES
MADE BY HOLDER USING
CREDIT CARD DURING
THIS PERIOD (Vp) — S2

END OF PERIOD — S3

GO TO ILBA
PAYMENT
CHECK ROUTINE

GO TO ILBA
CALCULATION
ROUTINE — S6

GO TO INSTALLMENT LOAN
ACCOUNT OUTSTANDING
BALLANCE
DETERMINATION ROUTINE — S7

GO TO ILBA
DISBURSEMENT
ROUTINE — S9

REPORT ILBA
DISBURSEMENT
TO HOLDER — S10

NEXT PERIOD

FIGURE 2

```
┌─────────────────┐
│  ILBA PAYMENT   │
│  CHECK ROUTINE  │
└────────┬────────┘
         │
         ▼
        ╱ ╲
       ╱   ╲          S4
      ╱     ╲
     ╱ IS CREDIT╲   YES    ┌──────────┐
    ╱ ACCOUT CURRENT╲─────▶│ CONTINUE │
    ╲ AND/OR IN GOOD ╱     └──────────┘
     ╲  STANDING?  ╱
      ╲           ╱
       ╲    │NO  ╱
        ╲   │   ╱
         ╲  │  ╱
          ╲ │ ╱
            ▼
   ┌──────────────────────┐      S5
   │ DEFAULT - DISCONTINUE │
   │ ILBA PROGRAM UNTIL    │
   │ CREDIT CARD ACCOUNT   │
   │ IS RECTIFIED OR       │
   │ TERMINATED            │
   └──────────────────────┘
```

FIGURE 3

ILBA
CALCULATION
ROUTINE

DOES VALUE OF
PURCHASES FOR
PERIOD EXCEED
FIRST THRESHOLD
(Ft) ?

YES

DOES VALUE OF
PURCHASES FOR
PERIOD EXCEED
SECOND
THRESHOLD (St)?

YES

$$\text{ILBA} = \{(Vp\text{-}St) \times P3\% + (St\text{-}Ft) \times P2\% + Ft \times P1\%\}$$

NO

$$\text{ILBA} = \{(Vp\text{-}Ft) \times P2\% + Ft \times P1\%\}$$

NO

$$\text{ILBA} = Vp \times P1 \%$$

CONTINUE

FIGURE 4

```
┌─────────────────────┐
│ INSTALLMENT ACCOUNT │
│ OUTSTANDING BALANCE │
│    DETERMINATION    │
│       ROUTINE       │
└─────────────────────┘
           │
           ▼
         ╱   ╲
       ╱       ╲
     ╱  IS THERE  ╲           YES    ┌──────────┐
    ╱     AN        ╲  ───────────▶  │ CONTINUE │
   ╱  OUTSTANDING     ╲             └──────────┘
   ╲ BALANCE ON HOLDER'S╱
    ╲ INSTALLMENT LOAN ╱
     ╲   ACCOUNT?    ╱
       ╲          ╱
         ╲      ╱
           ╲  ╱
            NO
            │
            ▼
┌──────────────────────┐
│ PROVIDE ILBA DIRECTLY │        S8
│ TO HOLDER IN FORM OF  │
│ CREDIT ON HOLDER'S    │
│ CREDIT CARD ACCOUNT   │
└──────────────────────┘
```

FIGURE 5

FIGURE 6